RISK DISCLOSURE AND WARNING NOTICE

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Oqtima Int. Ltd ("the Company", trading as "Oqtima") is a Securities Dealer authorized and regulated by the Financial Services Authority of Seychelles (FSA) with License Number SD109.

This Risk Disclosure and Warning Notice (the "Notice") forms part of the Client Agreement, as defined in the Client Agreement. Following the implementation of the Company's procedure, theCompany provides this Notice with information about the risks associated when clients are dealingwith complex financial products and instruments. This Notice cannot and does not disclose or explain all of the risks and other significant aspects involved with investing in Foreign Exchange currency trading (FX) or Contracts for Difference (CFDs) or other high-risk financial instruments.

It is important that you fully understand the risks involved before deciding to use our services. It is important that you are aware of the risks involved, that you have adequate financial resourcesto bear such risks and that you monitor your positions cautiously.

1. Product Description

1.1 FX and CFDs are traded as high - risk investments. They offer exposure to the market while requiring you to only put down a small margin ('deposit') of the total value of the trade. However,as they are margin traded, a relatively small negative or positive movement in the underlying instrument can have a significant effect on your investment.

1.2 Although FX and CFDs and other financial instruments can be utilized for the management of investment risk, some of these products are unsuitable and not appropriate for some clients as they carry a high degree of risk. While it makes the potential gain quite high even if the deposit is relatively small, it is also possible to lose all your invested capital if the market moves against you unexpectedly. You cannot lose more than the balance of your trading account.

2. Trading in Cryptocurrency CFDs is Considered To Be Risky And Highly Speculative

2.1 The Client is responsible for all the losses suffered in his or her account. Consequently, the Client should be prepared to lose all the invested capital. Do not invest money you cannot afford to lose.

2.2 Cryptocurrency CFDs are complex, extremely risky and usually highly speculative. Trading in Cryptocurrency CFDs involves a high risk of loss of funds over a short period of time due to high market volatility and industry-specific disruptive events, including, but not limited to, discontinuation and regulatory bans.

2.3 Cryptocurrency CFD trading is not appropriate for all investors and therefore any person wishing to trade in Cryptocurrency CFDs should always be fully aware and understand the specific characteristics and risks related to these products.

3. Gearing and Leverage

3.1 Before the Client opens a trade on Forex or CFDs or any other financial instruments, he or she is required to maintain a margin. Margin is usually a relatively modest proportion of the overall contract value. This means that the Client will be trading using “leverage” or “gearing”.

3.2 The “gearing” or “leverage” is often obtainable in trading Forex or CFDs and other financial instruments. This means a relatively small market movement can lead to a proportionately much larger movement in the value of the Client’s position and this can work either against the Client or for the Client. The greater the leverage, the greater the risk. Leverage magnifies the size of the Client’s trade, which means that the Client’s potential gain and his potential loss may be equally magnified.

3.3 At all times during which the Client opens trades, he or she must maintain enough equity, consider all running profits and losses, to meet the margin requirements. If the prices move against the Client, then the Client may deposit additional funds at a short notice to avoid any positions from being closed, otherwise the Company will be entitled to close one or more or all the Clients’ trades regardless of whether the Client agrees with the Company’s decision to close his or her trade(s)and the Company will not be responsible for any losses that may occur.

3.4 Please also note that for margin trades, the Company has the right to amend the margin requirements at any time and you will be required to either deposit additional funds or reduce positions (which may be at a loss) in such an instance, to avoid being forced closed out automatically by the trading platform.

4. Appropriateness

4.1 The Company requires the Client to pass through an appropriateness test on the Company’s website during the application process for opening a trading account with the Company. Subject to the result of the assessment of appropriateness of the Company’s trading platform for the Client’s circumstances, any decision whether or not to open an account, and whether or not the Client understands the risks, is solely the Client’s.

4.2 We may also ask the Client for information about their financial assets and earnings.

5. Underlying Market Volatility

5.1 Forex and CFDs and other financial instruments allow the Client to trade on price movements in underlying markets/instruments. The Company’s prices are derived based on the underlying instruments/markets. It is important for the Client to understand that the fluctuation of the underlying instrument may influence the value of the derivative product and affect the Client’s profitability. The Client should also be aware of “gapping” where such events can result in a significant profit or loss on the Client’s account. “Gapping” can occur when the underlying instrument/market is open and when it is closed. Markets are subject to influences which may result in rapid price fluctuations. Due to the potential level of volatility in the market, you should closely monitor your transactions at all times.

5.2 The Client does not have any rights relating to the underlying instruments.

6. Stop Loss Limits

6.1 There are some circumstances in which a ‘stop loss’ limit is ineffective, for example, where there are rapid price movements or market closure. Stop limits cannot always protect you from losses.

7. Liquidity Risk

7.1 Liquidity risk can affect your ability to trade. Some financial instruments may not become immediately liquid as a result, for example, of reduced demand and the Client may not be able to sell them or easily obtain information on the value of these financial instruments or the extent of the associated risks.

8. Execution Risk

8.1 Execution risk is associated with among other, the fact that trades may not take place immediately. For example, there might be a time lag between the moment you place your order and the moment it is executed. In this period, the market might have moved against you. That is, your order is not executed at the price you expected.

8.2 If trading after the market is closed, be aware that the prices for these trades can differ widely from the closing price of the underlying asset. In many cases, the spread can be wider than it is when the market is open.

9. Time May Not Be On Your Side

9.1 If you do not have enough time to monitor your investment on regular basis, you should not trade FX or CFDs or other complex financial instruments. These products are not suitable to ‘buy and hold’ trading or for long-term investing. They can require constant monitoring over a short period of time. Even maintaining your investment overnight exposes you to greater risk and additional costs. The volatility of the market together with the extra leverage on your investmentcan result in rapid to your overall investment position. Immediate action may be required to manage your risk exposure or to post additional margin.

10. Cost And Charge

10.1 All relevant costs and charges will be provided by the Company. Clients should be aware of such costs and charges that may influence the account profitability of the client.

10.2 In addition to any profit or losses, there are different types of costs linked to transactions in financial instruments. Costs will impact the effective return. Examples of costs include commissions charged by the Company. Costs related to the trading may also include bid-offer spreads, daily and overnight financing costs, account management fees and taxes.

These costs can be complex to calculate and may outweigh the gross profits from a trade.

11. Swap Values and Charges

11.1 If a Client holds any positions overnight, then an applicable swap charge will apply. The swap rate is mainly dependent on the level of interest rates as well as the Company's fee for having an open position overnight. The Client acknowledges that he or she is responsible for reviewing the specifications of the financial instrument on the Trading Platform and for being updated on the level of swap value prior to placing any order with the Company.

12. Complex Instruments Warning

12.1 Complex Instruments are derivatives products for which special risks apply. This Notice is provided to you in compliance with the rules of the Financial Services Authority of Seychelles. This Notice cannot disclose all the risks and other significant aspects of complex instruments. You should not deal with complex instruments unless you understand their nature and your exposure to risk. You should be satisfied that the products are suitable for you in the light of your circumstances and financial position.

12.2 Although complex instruments can be utilized for the management of investment risk, some of these products are unsuitable for many investors. Difference instruments involve different levels of exposure to risk and in deciding whether to trade in such instruments you should first make acquainted yourself with the risks associated with the investments. Independent financial advice is necessary if you are unsure whether such complex instruments are appropriate for you. The prices and other conditions are set by us subject to any obligations we have to provide best execution, to act reasonably and in accordance with our Client Agreement and with our Order Execution Policy.

13. Client's Acknowledgement

13.1 The Client herby acknowledges and declares that he or she has read, understood and thus accepts without any reservation all the information included herein including the following:

- The value of the Financial Instrument (Forex, CFDs or any other derivative product) may decrease and the Client may receive less money than originally invested or the value of the financial instruments may present high fluctuations. It is possible that the invested capital may become of no value.

- Information on past performance of a Financial Instrument does not guarantee the present and/or future performance. The use of historic data does not constitute a binding or safe forecast as to the corresponding future return of the Financial Instruments to which such data refers.

- Some Financial Instruments may not become immediately liquid due to various reasons such as reduced demand and the Company may not be in a position to sell them easily or obtain information on the value of such Financial Instruments or the extent of any relatedor inherent risk concerning such Financial Instruments.

- When a Financial Instrument is negotiated in a currency other than the currency of the Client's country of residence, any changes in an exchange rate may have a negative effect on the Financial Instruments' value, price and performance.

- A Financial Instrument in foreign markets may entail risks different than the usual risks inthe markets at the Client's country of residence. The prospect of profit or loss from transactions in foreign markets is also influenced by the exchange rate fluctuations.